

loses her income and social role, but also her employer-sponsored health insurance. Age and pre-existing conditions make it unlikely that the daughter could purchase health insurance as an individual, so she may have to jeopardize her own medical care for that of her mother. By enabling family caregivers aged 55 or older to buy into Medicare at community rates, with no penalty for pre-existing conditions, we recognize the important contributions made by caregivers and support their valuable work in useful ways.

Second, the legislation proposes a \$3,000 per year tax credit for the primary caregiver of a low-income individual who has long-term care needs. This is important, because the United States is the only developed nation that does not support family caregivers. There is no federal government program to help improve skills, provide respite; indeed, we do not generally demonstrate that we honor their love and loyalty. The tax credit we propose is admittedly not enough to pay for the financial sacrifices of caregivers who provide long-term care, but it will demonstrate support and respect for the significant commitment and contributions made by those who help loved ones to live well despite serious illness.

We have been so focused on learning how to prevent and cure diseases that we have all but abandoned interest in what occurs as those possibilities run out. Most people now die of long-term irreversible conditions like dementia, frailty, heart failure, emphysema, cancer, and stroke; yet there is very little reliable evidence about serious illness and the end of life. This legislation will help provide guidance that the medical community needs to respond more effectively to unique end of life challenges.

Third, the bill authorizes the Department of Health and Human Services to establish research, demonstration, and education programs to improve the quality of end-of-life care across multiple federal agencies.

Fourth, the bill authorizes the Department of Veterans Affairs to develop and implement programs to improve the delivery of appropriate health and support services for patients with fatal chronic illness. The Veterans Health Care System has been a leader in end of life care delivery and innovation, especially in advance care planning and pain management. This bill aims to support continued excellence through enhanced education and service delivery for this important care system that now serves so many disabled and elderly veterans.

Our nation will face major challenges in the next quarter century as baby boomers approach old age. We must ensure that people suffering from fatal chronic illnesses live out their lives in a dignified, comfortable, and meaningful way, and we must support and honor the invaluable work of caregivers.

#### HONORING DHIRUBHAI AMBANI

#### HON. GARY L. ACKERMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 16, 2002*

Mr. ACKERMAN. Mr. Speaker, it is with great sadness that I rise to mark the passing of one of India's greatest industrialists and entrepreneurs, Dhirubhai Ambani, who died on Saturday, July 6, 2002, at the age of sixty-nine.

Dhirubhai Ambani was the ultimate success story. Born in a rural village in Gujarat, he rose from a small trader of textiles and spices to head the largest and most profitable industrial concern in India, the Reliance Group. Through a series of shrewd business moves and decades of hard work, Dhirubhai Ambani transformed Reliance from a minor retail concern into an entity which included the largest and most modern refinery in Asia, a petrochemical business of unparalleled quality, a five billion dollar satellite and broadband subsidiary, and petroleum and refining businesses which set the standard throughout South Asia. At the time of his death, Dhirubhai Ambani oversaw an economic juggernaut which accounted in almost 3 percent of India's GDP and 16 percent of the value of the Bombay Stock Exchange. He was one of the wealthiest men in the world, a recognized billionaire by Forbes Magazine, and in 2000 he was rightly acknowledged by Business India magazine as India's Businessman of the Century.

Mr. Speaker, although Dhirubhai Ambani became very rich, his wealth was never closely held. Unlike many old line Indian companies, Dhirubhai Ambani shunned debt financing from banks and instead offered shares in Reliance to India's growing middle class. Shares in Reliance were eagerly purchased whenever offered. Today there are more than three million shareholders, almost all of whom are financially far better off as a result of their investment.

For anyone who may wonder about the ability of capitalism to flourish in the Indian economy, despite that country's long dance with government intervention and control, one need look no further than the story of The Reliance Group and its departed Chairman, Dhirubhai Ambani.

Mr. Speaker, as the Former Chairman of the Congressional Caucus on India and Indian Americans and a frequent visitor to India, I had the distinct privilege of spending time with Dhirubhai Ambani both at his office in South Bombay and his lovely residence. He was a gentleman of immediate warmth. A modest man who did not discuss his achievements or his generosity towards his employees, his community and his country, Dhirubhai Ambani immediately made me feel as though we had been friends for a long time.

Mr. Speaker, I know my colleagues join me in expressing condolences to Dhirubhai Ambani's two sons, Mukesh and Anil, who have taken over the management of Reliance, as well as his widow, Kokilaben, and his two daughters. Although they have suffered a great loss, their loss is shared, not only by India's citizens, but by many friends of India in the Congress and throughout the United States.

LEGISLATION TO NAME A UNITED STATES POST OFFICE IN ST. PETERSBURG, FLORIDA FOR THE HONORABLE WILLIAM C. CRAMER

#### HON. C.W. BILL YOUNG

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 16, 2002*

Mr. YOUNG of Florida. Mr. Speaker, this morning I have introduced legislation to name

the United States Post Office at 3135 First Avenue North in St. Petersburg, Florida for the Honorable William C. Cramer, who represented the great state of Florida in this House for 16 years from January 3, 1955 to January 3, 1971.

Bill Cramer moved to St. Petersburg in 1925 where he attended public schools and The St. Petersburg Junior College. He enlisted in the Naval Reserve in 1943 and served with distinction as a gunnery officer during World War II. In particular he was cited for his service during the allied invasion of southern France. He was discharged as a Lieutenant in 1946.

Upon leaving the Navy, he graduated from the University of North Carolina and the Harvard Law School. He was admitted to the Florida Bar in 1948, when he began practicing law in St. Petersburg.

Bill Cramer began his distinguished career in public service in 1950, when he was elected to the Florida House of Representatives, where he served until 1952, including one year as the House's first Minority Leader.

It was in November of 1954 that he was elected to the United States House of Representatives, and was sworn into the 84th Congress on January 3, 1955. Bill Cramer was the first Republican from Florida elected to the House since reconstruction in 1875. He was reelected to seven succeeding Congresses.

During his eight terms in the House, Bill Cramer established a reputation for being one of our nation's foremost experts on transportation and public works issues. His career in Congress culminated with his service as the Ranking Republican on the House Public Works Committee, its Subcommittee on Roads, and on the Federal Aid Highway Investigating Committee. He also served as a member of the Judiciary Committee.

Following his retirement from the House, Bill Cramer was a distinguished professor and lecturer at The St. Petersburg Junior College, where he taught very popular classes in politics and government.

He is the father of three sons: William C., Jr., Mark C., and Allyn Walters. He and his wife Sara currently live in St. Petersburg.

Mr. Speaker, Bill Cramer is a friend and mentor who served our nation with great honor in this House. The enactment of this legislation will leave in St. Petersburg, the hometown he so dearly loves and served, a lasting tribute to his service, his patriotism, and his devotion to our nation.

#### PERSONAL EXPLANATION

#### HON. JIM RYUN

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 16, 2002*

Mr. RYUN of Kansas. Mr. Speaker, regretfully, last night I was unable to return to the House to vote on H.R. 3482, H.R. 4755, and H.R. 3479. I ask unanimous consent that the record reflect that had I been present for the votes, I would have voted no on H.R. 3479, and would have voted yea on H.R. 4755 and 3482.